

**UNITED STATES BANKRUPTCY COURT**  
District of Massachusetts

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 12/31/09.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Josue C Mendez  
91 Howard St. Second Floor  
Haverhill, MA 01830

Nichole M Mendez  
fka Nichole M Cormier  
91 Howard St. Second Floor  
Haverhill, MA 01830

Case Number:  
09-45607

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-0439  
xxx-xx-1209

Attorney for Debtor(s) (name and address):

Amber Kovach  
Family Legal PC  
440 Pleasant Street  
Malden, MA 02148  
Telephone number: 781-388-1113

Bankruptcy Trustee (name and address):

Anne J. White  
Demeo & Associates, P.C.  
One Lewis Wharf  
Boston, MA 02110  
Telephone number: 617-263-2600

**Meeting of Creditors**

Date: **February 8, 2010**

Time: **01:30 PM**

Location: **Worcester U.S. Trustee Office, 446 Main Street, 1st Floor, Worcester, MA 01608**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 4/9/10**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Deadline for Debtor(s) to attend a Financial Management Training approved by the UST:** Forty-five days from the first date set for the §341 meeting. Failure to file a debtor(s) certificate of completion with the Court will prevent the entry of the Debtor(s) discharge.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

U. S. Bankruptcy Court  
595 Main Street  
Worcester, MA 01608  
Telephone number: 508-770-8900

**For the Court:**

Clerk of the Bankruptcy Court:  
James M. Lynch

Hours Open: Monday – Friday 8:30 AM – 5:00 PM

Date: 1/4/10

**EXPLANATIONS**

FORM B9A (10/05)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Debtor(s) Financial Management Training Deadline	The Debtor(s) discharge will not enter if the Debtor(s) fails to attend a financial management training program approved by the US Trustee or if the Debtor(s) attends such training and fails to file a debtor(s) certificate of completion with the U.S. Bankruptcy Court. This training is in addition to the prebankruptcy counseling requirement. A list of approved courses may be obtained from the U.S. Trustee office or from the Court website at <a href="http://www.mab.uscourts.gov">www.mab.uscourts.gov</a> .
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

# Certificate of Service Page 3 of 4

## CERTIFICATE OF NOTICE

District/off: 0101-4  
Case: 09-45607

User: admin  
Form ID: b9aauto

Page 1 of 2  
Total Noticed: 84

Date Rcvd: Jan 04, 2010

The following entities were noticed by first class mail on Jan 06, 2010.

db/jdb +Josue C Mendez, Nichole M Mendez, 91 Howard St. Second Floor, Haverhill, MA 01830-4038  
aty +Amber Kovach, Family Legal PC, 440 Pleasant Street, Malden, MA 02148-8103  
tr +Anne J. White, Demeo & Associates, P.C., One Lewis Wharf, Boston, MA 02110-3902  
smg +Commonwealth of Massachusetts, DIV OF UNEMPLOYMENT ASSISTANCE, ATTN BANKRUPTCY UNIT 5TH FLOOR,  
19 STANIFORD STREET, Boston, MA 02114-2502  
smg MASS DEPT OF REVENUE, BANKRUPTCY UNIT, PO BOX 9564, Boston, MA 02114-9564  
smg +UNITED STATES ATTORNEY, ONE COURTHOUSE WAY, SUITE 9200, BOSTON, MA 02210-3013  
smg US DEPARTMENT OF LABOR, EMPLOYEE BENEFITS, JFK FEDERAL BUILDING, ROOM 575,  
Boston, MA 02203  
17306444 +Andover Animal Hospital, Po Box 9136, Needham, MA 02494-9136  
17306445 +Arrow Financial Services, PO Box 1022, Wixom, MI 48393-1022  
17306447 Bank of America, P.O. Box 7047, Dover, DE 19903  
17306449 CACH, 350 17th Street, Ste. 4950, Denver, CO 80202  
17306450 +Cach Llc, Attention: Bankruptcy Department, 4340 South Monaco St. 2nd Floor,  
Denver, CO 80237-3408  
17306452 +Capital Management Services LP, 726 Exchange Street Suite 700, Buffalo, NY 14210-1464  
17306455 +Children's Hospital, PO Box D-3053, Boston, MA 02241-0001  
17306456 +Citi Corp Credit Services, Attn: Centralized Bankruptcy, Po Box 20507,  
Kansas City, MO 64195-0507  
17306457 Citi Financial Mortgage, Attention: Bankruptcy Department, Po Box 79022 Ms 322,  
St. Louis, MO 63179  
17306461 +CitiFinancial, P.O. Box 499, Hanover, MD 21076-0499  
17306458 +Citibank, PO Box 6191, Sioux Falls, SD 57117-6191  
17306459 +Citibank NA, 701 East 60th Street, Sioux Falls, SD 57104-0493  
17306460 +Citibank Sears Premier C, Po Box 740281, Houston, TX 77274-0281  
17306462 +Collagcyacct, 231 E Main St Ste 2a, Milford, MA 01757-2821  
17306463 +Collection, Pob 2407, Woburn, MA 01888-0707  
17306464 +Comcast, 102935SS Operations, P.O. Box 6505, Chelmsford, MA 01824-0905  
17306465 +Comcast, P.O. Box 6505, Chelmsford, MA 01824-0905  
17306466 +Comcast, 300 Commercial Street, Malden, MA 02148-7313  
17306467 +David R. Goldner, Esq., 2000 Commonwealth Ave., Newton, MA 02466-2004  
17306468 +Fair Collection and Outsourcing, 84 State St., Boston, MA 02109-2202  
17306469 +Fair Collections and Outsourcing, 6931 Arlington Road, Suite 400, Bethesda, MD 20814-5231  
17306470 +Fair Collections and Outsourcing, Department 677, PO Box 4115, Concord, CA 94524-4115  
17306475 +GRC, PO Box 495929, Cincinnati, OH 45249-5929  
17306473 +General Revenue Corporation, 11100 USA PKWY, Fishers, IN 46037-9203  
17306474 +General Revenue Corporation, PO Box 6138, Indianapolis, IN 46206-6138  
17306476 +Greg Sa Jous, 145 Hildale Ave., Haverhill, MA 01832-3832  
17306477 +Haverhill Dental Assoc I, Po Box 9136, Needham, MA 02494-9136  
17306478 +Henry Zawadski, 18 Heritage Lane, Methuen, MA 01844-1705  
17306480 +Hesser College, 170 Commerce Way, Portsmouth, NH 03801-3245  
17306479 +Hesser College, 10 Amherst Street, Nashua, NH 03064  
17306482 +Joseph A. Cardelli JR. DMD, 234 Summer St., Haverhill, MA 01830-6318  
17306484 +Law Offices of Thomas S. Francis, 7 Liberty Square, Boston, MA 02109-5818  
17306485 +Massachusetts Dept. of Unemployment, 19 Staniford St., Boston, MA 02114-2502  
17306486 +Massachusetts Electric C, Po Box 5171, Westboro, MA 01581  
17306487 +Michael J. Grossman, PO Box 307, Andover, MA 01810-0006  
17306488 +NCO Financial, 507 Prudential Road, Horsham, PA 19044-2368  
17306489 +NCO Financial Systems, 507 Prudential Rd, Horsham, PA 19044-2368  
17306491 +Northern Essex Community College, 45 Franklin St., Lawrence, MA 01840-1121  
17306490 +Northern Essex Community College, 100 Elliot St., Haverhill, MA 01830-2399  
17306492 +Northland Group Inc., PO Box 390846, Minneapolis, MN 55439-0846  
17306497 +RJM Acquisitions Funding, LLC, PO Box 18013, Hauppauge, NY 11788-8813  
17306500 +RUI Credit Services, PO Box 1349, Melville, NY 11747-0421  
17306493 +Rachel & Mark Owens, 87 Middlesex St., Haverhill, MA 01835-7364  
17306494 +Receivables Management Associates, 100 Cummings Center, Beverly, MA 01915-6115  
17306495 +Receivables Management Inc. (RMI)/ Mortg, Attn: Bankruptcy, 3348 Ridge Rd,  
Lansing, IL 60438-3112  
17306496 +Residences At Little Riv, 12304 Baltimore Av, Beltsville, MD 20705-1314  
17306499 +Rosengard Moving Systems, 177 Ferry Rd., Haverhill, MA 01835-8017  
17306501 +Safety Insurance Company, PO Box 55089, Boston, MA 02205-5089  
17306503 +Sallie Mae, 3rd Party Lsc, 11100 USA Parkway, Fishers, IN 46037-9203  
17306502 +Sallie Mae, Attn: Claims Dept, Po Box 9500, Wilkes Barre, PA 18773-9500  
17306504 +Sallie Mae, PO Box 6180, Indianapolis, IN 46206-6180  
17306505 +Sallie Mae, PO Box 9460, Wilkes Barre, PA 18773-9460  
17306506 +Santander Consumer Usa, 8585 N Stemmons Fwy Ste, Dallas, TX 75247-3836  
17306507 +Sovereign Bank, 865 Brook St, Rocky Hill, CT 06067-3444  
17306508 +Sprint, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
17306509 +The Allen Daniel Associates, Inc., 411 Waverly Oaks Road, Building 1, Suite 113,  
Waltham, MA 02452-8448  
17306510 +The Allen Daniel Associates, Inc., 880 Main Street 4th Floor, Waltham, MA 02451-8500  
17306511 +The Student Loan Corporation, c/o Citibank Nevada, NA, P.O. Box 6615,  
The Lakes, NV 89901-6615  
17306512 +Timothy C. Day, PO Box 1330, Haverhill, MA 01831-1730  
17306514 +US Dept of Education, P.O. Box 5609, Greenville, TX 75403-5609  
17306513 +Us Dept Of Education, Attn: Borrowers Service Dept, Po Box 5609, Greenville, TX 75403-5609  
17306515 +Usa Funds/sallie Mae Servicing, Attn: Bankruptcy, 11100 Usa Parkway, Fishers, IN 46037-9203  
17306519 +Zwicker & Associates, PC, P.O. Box 5820, Troy, MI 48007-5820  
17306518 +Zwicker & Associates, PC, 80 Minuteman Road, Andover, MA 01810-1008

District/off: 0101-4  
Case: 09-45607

User: admin  
Form ID: b9aauto

Page 2 of 2  
Total Noticed: 84

Date Rcvd: Jan 04, 2010

The following entities were noticed by electronic transmission (continued)

The following entities were noticed by electronic transmission on Jan 04, 2010.

ust	+E-mail/Text: USTPRegion01.WO.ECF@usdoj.gov	Richard King,
	Office of US. Trustee, 446 Main Street,	14th Floor, Worcester, MA 01608-2361
17306448	+EDI: BANKAMER.COM Jan 04 2010 18:38:00	Bank of America, P.O. Box 2930,
	Phoenix, AZ 85062-2930	
17306446	+EDI: BANKAMER.COM Jan 04 2010 18:38:00	Bank of America, Attn: Bankruptcy Dept VC4-105-03-14,
	PO Box 26012, Greensboro, NC 27420-6012	
17306451	+EDI: CAPITALONE.COM Jan 04 2010 18:38:00	Capital 1 Bank, Attn: C/O TSYS Debt Management,
	Po Box 5155, Norcross, GA 30091-5155	
17306454	+EDI: CAPITALONE.COM Jan 04 2010 18:38:00	Capital One, P.O. Box 30285,
	Salt Lake City, UT 84130-0285	
17306453	+EDI: CAPITALONE.COM Jan 04 2010 18:38:00	Capital One, P.O. Box 85520, Internal Zip,
	Richmond, VA 23285-5520	
17306458	+EDI: CITICORP.COM Jan 04 2010 18:38:00	Citibank, PO Box 6191, Sioux Falls, SD 57117-6191
17306459	+EDI: CITICORP.COM Jan 04 2010 18:38:00	Citibank NA, 701 East 60th Street,
	Sioux Falls, SD 57104-0493	
17306471	+EDI: FBDEL.COM Jan 04 2010 18:38:00	First Bk Of De/contine, 1608 Walnut Street,
	Philadelphia, PA 19103-5457	
17306472	+EDI: AMINFOFP.COM Jan 04 2010 18:38:00	First Premier Bank, 3820 N Louise Ave,
	Sioux Falls, SD 57107-0145	
17306481	EDI: IRS.COM Jan 04 2010 18:38:00	Internal Revenue Service, Andover, MA 05501
17306483	+E-mail/Text: ebnsterling@weltman.com	Kay Jewelers, 375 Ghent Rd,
	Akron, OH 44333-4600	
17306498	+EDI: PHINRJMA.COM Jan 04 2010 18:38:00	RJM Acquistions, LLC, 575 Underhill Blvd. Ste. 2,
	Syosset, NY 11791-3426	
17306516	+EDI: AFNIVZCOMBINED.COM Jan 04 2010 18:38:00	Verizon Inc., Po Box 3427,
	Bloomington, IL 61702-3427	
17306517	+EDI: AFNIVERIZONE.COM Jan 04 2010 18:38:00	Verizon New England In, 500 Technology Dr,
	Weldon Spring, MO 63304-2225	

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 06, 2010

Signature:

